

# Common Investing Mistakes — 2025

Checklist & Quick Fixes · BIG Chartwork · Biddles Investment Group

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- 1. FOMO & Headline Chasing  
Fix: Pre-plan buys/sells. Only act on your watchlist; use limit orders at support zones.
- 2. No Plan for Entries & Exits  
Fix: Journal every position (why, target, risk, time horizon). Update monthly.
- 3. Not DCA'ing Into Core Positions  
Fix: Automate weekly/monthly contributions into core ETFs; add on pullbacks.
- 4. Over-Trading a Long-Term Portfolio  
Fix: Separate Core (long-term ETFs) vs Explore (small tactical ideas). 80/20 or 90/10.
- 5. Over-Concentration / Poor Diversification  
Fix: Own a core broad-market ETF; limit satellites (sector/REIT/factor) to defined %.
- 6. Ignoring Costs, Taxes & Frictions  
Fix: Compare all-in costs (ER, spreads, fees). Prefer tax-advantaged accounts for long term.
- 7. No Emergency Fund → Forced Selling  
Fix: Build 3-6 months expenses; start small and automate savings.
- 8. No Long-Term Framework  
Fix: Quarterly review: contributions, allocation drift, rebalance inside bands.

